Main features of regulatory capital instruments and of other TLAC-eligible instruments (Absa Bank Limited)

	Disclosure template													,														
1	for main features of regulatory capital instruments	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
1	Issuer	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000 079810	ZAE000 079810	ZAG000 146465	ZAG000 154519	ZAG000 073669	Limited ZAG000 121492	ZAG000 121500	Limited ZAG000 123126	ZAG000 123134	ZAG000 129412	ZAG000 129420	ZAG000 129438	ZAG000 129446	ZAG000 129958	ZAG000 136045	ZAG000 136052	ZAG000 138835	ZAG000 138827	ZAG000 140211	ZAG000 142753	ZAG000 144247	ZAG000 146010	ZAG000 147042	Limited ZAG000 147034	Limited NA	Limited ZAG000 155722	ZAG000 158494
3	Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Transitional Basel III rules	Common Equity	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules	Tier 1 Common Equity	Ineligible	Additional Tier 1	Additional Tier 1	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group	Tier 1 Solo	Solo and Group	Solo	Solo	Solo and Group	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
	/group & solo Instrument type (types to be specified by each jurisdiction)	Ordinary share capital and premium	Preferenc e share capital and premium	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Loan	Sub ordinated Callable Notes	Sub ordinated Callable Notes
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R37 184	R1 394	R1 500	R1 241	R1 500	R370	R130	R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
	Par value of instrument	R304	R2	R1 500	R1 241	R845	R370	R130	R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
10	Accounting classification	Share holders' equity	Share holders' equity	Share holders' equity	Share holders' equity	Liability – amortised cost	Liability – amortised cost	Liability – amortised	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost						
i	Original date of issuance	1986	2006 and 2007	11 Sep 2017	09 Oct 2018	10 Dec 2009	18 Nov 2014	18 Nov 2014	04 Feb 2015	04 Feb 2015	03 Sep 2015	03 Sep 2015	03 Sep 2015	03 Sep 2015	28 Sep 2015	4 May 2016	4 May 2016	19 Aug 2016	19 Aug 2016	02 Nov 2016	16 Mar 2017	24 May 2017	14 Aug 2017	29 Sep 2017	29 Sep 2017	25 April 2018	28 Nov 2018	10 Apr 2019
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	NA	NA	NA	NA	07 Dec 2028	19 Nov 2024	19 Nov 2024	05 Feb 2025	05 Feb 2025	04 Sep 2025	04 Sep 2025	03 Sep 2027	03 Sep 2027	29 Sep 2025	5 May 2026	5 May 2026	20 Aug 2026	20 Aug 2026	03 Nov 2026	17 Mar 2027	25 May 2027	14 Aug 2029	30 Sep 2027	29 Sep 2029	25 April 2028	29 Nov 2028	11 Apr 2029
	Issuer call subject to prior supervisory approval	NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption	NA	NA	12 Sep 2022, R1 500	10 Oct 2023, R1 241	07 Dec 2023, R845	19 Nov 2019, R370	19 Nov 2019, R130	05 Feb 2020, R1 693	05 Feb 2020, R807	04 Sep 2020, R508	04 Sep 2020, R437	03 Sep 2022, R737	03 Sep 2022, R30	29 Sep 2020, R288	5 May 2021, R31	5 May 2021, R200	20 Aug 2021, R1 510	20 Aug 2021, R140	03 Nov 2021, R500	17 Mar 2022, R642	25 May 2022, R500	14 Aug 2024, R390	30 Sep 2022, R295	29 Sep 2024, R1 014	25 April 2023, USD400	29 Nov 2023, R1 500	11 Apr 2024, R1 580
16	amount Subsequent call dates, if applicable	NA	NA	Quarterly after the first optional call date until maturity	Quarterly after the first optional call date until maturity	NA	Quarterly after the first optional call date until maturity	Semi annually after the first optional call date until maturity	Quarterly after the first optional call date until maturity	Semi annually after the first optional call date until maturity	Semi annually after the first optional call date until maturity	Quarterly after the first optional call date until maturity	Semi annually after the first optional call date until maturity	Quarterly after the first optional call date until maturity	Quarterly after the first optional call date until maturity													
	Coupons / dividends																											
	Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating								
	Coupon rate and any related index	NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	3M JIBAR +475bps	5.5 % indexed to ZAR revised CPI	3M JIBAR +330bps	10.835%	3M JIBAR +350bps	10.05%	11.365%	3M JIBAR +350bps	11.810%	3M JIBAR +360bps	11.400%	3M JIBAR +400bps	12.430%	3M JIBAR +400bps	11.740%	3M JIBAR +400bps	3M JIBAR +378bps	3M JIBAR +385bps	3M JIBAR +385bps	3M JIBAR +315bps	3M JIBAR +345bps	6.250%	3M JIBAR +245bps	3M JIBAR +240bps
	Existence of a dividend stopper	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1	Fully discretionary, partially discretionary or mandatory	Fully discretion ary	Fully discretion ary	Fully discretion ary	Fully discretion ary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to	NA	No	No	No	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No

22	Non sumulativo os	Non	Non	Non-	Non	Non-	Non	Non-	Nes	Non-	Nes	Non	Non	Non-	Non	Nes	Non	Non	Non	Nes	Non	Non-						
22	Non-cumulative or cumulative	Non- cumulativ	Non- cumulativ	cumulativ	Non- cumulativ	cumulativ	Non- cumulativ	cumulativ	Non- cumulativ	cumulativ	Non- cumulativ	Non- cumulativ	Non- cumulativ	cumulativ	Non- cumulativ	cumulative												
		e	e	е	е	е	e	е	e	е	e	е	е	e	e	е	е	е	e	е	е	e	е	е	е	е	е	
23	Convertible or non- convertible	NA	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	type convertible into If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	Yes	Yes	No	Yes																					
31	If write-down, write- down trigger(s)	NA	NA	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion																					
32	If write-down, full or partial	NA	NA	Full or partial	Full or partial	NA	Full or partial																					
33	If write-down, permanent or	NA	NA	Permanen t	Permanen t	NA	Permanen t	Permanent																				
34	temporary If temporary write-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA NA	NA	NA	NA NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	own, description of write-up mechanism																											
34 a	Type of subordination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Columns 5 to 27, then Columns 2 to 4	Columns 5 to 27	Columns 5 to 27	Columns 5 to 27	Deposits and other general debits of the bank including non-sub ordinated notes																						
36	Non-compliant transitioned	NA	Yes	NA	NA	Yes	NA																					
37	features If yes, specify non- compliant features	NA	Loss absorbenc y criteria and point of non- viability	NA	NA	Loss absorbenc y criteria and point of non- viability	NA																					